

2018 McCracken Conference



PROCESS AND RULES WORKING TOGETHER



Process and Rules Working Together



**THIS SESSION WILL TOUCH ON
CONFIGURING PROCESS MANAGER AND THE
RULES ENGINE TO AUTOMATE SERVICING
AND ASSET MANAGEMENT ACTIVITIES**



Agenda



- Process Definition
- Rule Set Creation and Execution
- Rule and Process Integration
- Financial Statement Tracking Example

Process Definition



Process Template



Task Templates



Date Logic



**User Assignment
Logic**



**Actions and
Integration Points**

Running Process



Tasks (Steps)



Date Designations



User Assignments



**Actions and
Integration Points**

Pending Maturity Process Template

Maintain Process Template ID: PENDING MA

Process Type:	PENDING MATURITY	Inactive:	<input type="checkbox"/>	Document Checklist Template
Process Short Description:	Pending Maturity	Recurring or One-Time:	ONE-TIME	
Process Long Description:	Pending Maturity (Rule # 116) and, apply to test data, to trigger a Lockbox Event review			
Process Sub-Type:		Frequency:		
Category:			# Days	Start Month/Day
Sub-Category 1:			Recurring Interval (Ex. every 2 years)	
Sub-Category 2:		Responsible Party:	ASSIGN USING LOAN SET	
Sub-Category 3:		Role:	Asset Manager	
Start Date Indicator:	1-USE CURRENT DATE	Severity Level:		
Due Date Indicator:	0-USER ENTERS DATE	Approved:	<input type="checkbox"/>	
#Days Required to Complete:		Next Process to Start:		
		Case Number:		
		User Amount:	0.00	
		All Tasks are Sequential:	<input type="checkbox"/>	
<input checked="" type="checkbox"/> Due Date synchronized with last Task				

► Additional Information

Process Template Tasks

Select Task Type from Template:			<div>Add ></div>	<div>ReSequence</div>	<div><input type="checkbox"/> Ignore Category</div>	<div><input checked="" type="checkbox"/> Compact view</div>				
Order	Task Type	Task Status	Assigned To	Role	A/S	Start Indicator	Due Indicator	#Days	Sev	Options
10	CONTACT BORROWER FOR PAY-OFF STATUS		ASSIGN USING LOAN SET	Borrower Support	<input type="checkbox"/>	1-USE CURRENT DATE	3-USE START DATE PLL	5		
20	DOCUMENT LOAN PAY-OFF STATUS		ASSIGN USING LOAN SET	Loan Operations	<input type="checkbox"/>	2-USE PREVIOUS TASK	3-USE START DATE PLL	5		
30	ESCALATE PAY -OFF STATUS TO THE ASSET M.		ASSIGN USING ORG CHART		<input type="checkbox"/>	2-USE PREVIOUS TASK	3-USE START DATE PLL	0		
40	INITIATE LOCK BOX SET-UP		ASSIGN TO PROCESS OWNER		<input type="checkbox"/>	2-USE PREVIOUS TASK	3-USE START DATE PLL	0		

Loan Sets



BPERKES (Manager 1)
CGILILIAN

Manage Loan Sets

Job Description: Borrower Supports 1

Filter Portfolio? ☐

Entity Type: Include

Insert

Entity Type	Entity	Include/Exclude	Remove
Investor	FANNIE MAE [600]	Include	<div></div>
Investor	FHA INVESTOR [250]	Include	<div></div>

Loan Set update successful

Update

JALLENJA
Jane Doe (3)

Task Integration



Process Management Search > Task Type Template

Maintain Task Type Template ID: #00000000000000000000000000000000

Task Type:	Notes
Category:	Occupancy
Sub-Category 1:	Org Chart (All Managers)
Sub-Category 2:	Organizational Chart
Sub-Category 3:	Portfolio Analysis
Default Job Function Assignment:	Process Manager
Default Role Assignment:	Property Valuation
Task Frequency:	Rate Cap Monitoring
Automatically Start Task:	Rent Rolls
Task Start Date Indicator:	Reserves
Task Due Date Indicator:	Rules Maintenance
#Days Needed To Complete Task:	Security Maintenance
Severity Level:	Strategy Explorer
Task Reason Code Table:	Trigger Abstract
User Defined Task Status:	Trigger Escalation
Integrated module name and Task ID:	Watch List
Stored Procedure Name/ID:	----- Navigators -----
Document Type:	NAVIGATION PROCESS FOR CHANGE L/C RATE
Language Indicator:	NAVIGATION PROCESS TO ADD PREPAYMENT PREMIUM
Printer:	NAVIGATION TO EXTEND THE MATURITY DATE
Associated Report:	test
Subsidiary Process:	test2
Inactives:	Service release
	Waive Late Charge
	Borrower Payment History
	Insurance Loss Tracking
	Payoff Process

Task Reason Code Required

On Start On Complete On Demand

Additional Information

Task Actions



Maintain Task Type Template ID: #000000212

Task Type:	EXTEND MATURITY DATE		
Category:			
Sub-Category 1:			
Sub-Category 2:			
Sub-Category 3:			
Default Job Function Assignment:			
Default Role Assignment:			
Task Frequency:	ONE-TIME	/	Month/Day
	# Days		
	Recurring Interval	(Ex. every 2 years)	
Automatically Start Task:	<input type="checkbox"/>		
Task Start Date Indicator:	0-USER ENTERS DATE		
Task Due Date Indicator:	0-USER ENTERS DATE		
#Days Needed To Complete Task:			
Severity Level:			
Task Reason Code Table:		<input type="checkbox"/> Task Reason Code Required	
User Defined Task Status:			
Integrated module name and Task ID:	NAVIGATION TO EXTEND THE MATURITY DATE		
Stored Procedure Name/ID:		<input type="radio"/> On Start <input type="radio"/> On Complete <input type="radio"/> On Demand	
Document Type:			
Language Indicator:			
Printers:			
Associated Report:			
Subsidiary Process:			
Inactive:	<input type="checkbox"/>		
Additional Information			

Rule Definition



Rule Set

Pending
Maturity
Rule Set

Data Set

Fannie Mae

Freddie
Mac

Rules

Pending
Maturity
Rule

90 Day
Threshold

Rule Alert
and Process
Actions

Rule Set



Define rules to be executed

MATURITY RULE SET

3 Rule Sets found for Job Function: Insurance Analyst

Save

Assignment

Delete

☐ Show Inactive Rule Sets

☒ Show Inactive Rules

☐ Show All Rule Sets


Rule Name	Type	Rule Description	Value	Rule Actions	Status	Alert Button	Severity	
Loan Maturity Pending	LOAN	Loan maturity pending. Variable value: specify the number of days before loan maturity to take the designated actions. Logic: retrieve Loan Maturity Date	<div>90</div>	Display Alert Start Process 	<input checked="" type="checkbox"/> Active	DOC [5]	Medium	

Rule Actions



Specify actions taken when rule is tripped

Rule Action Maintenance

Action	Values	Frequency	Remove
Display Alert		Always	

Action: Start Process ▼

Process Template: PENDING MATURITY ▼

Job Function: ▼

Frequency: ☒ Once ☐ Always

Cancel New OK Apply Cancel

Rule Set Assignment



Define set of loans rule specification applies to

Data Set Assignment

Assign Data Set to Rule Set: MATURITY RULE SET

New

Data Set Description	Rule Set Usage	Run All Actions	
Fannie Mae Multi Investor	ANYWHERE	YES	
Freddie Mac Investors	ANYWHERE	YES	

Task Queue

My Tasks Detail 🔍 🔊													
🏃 Create New 🕒 Start ✅ Complete 🚫 Waived 🛑 Inactive 🔄 Reassign Job Function 👤 Reassign Role 💬 Notes ✉ Email 🕒 View Process 👁 View Task 💰 Fees 📄 Document Checklist													
Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Officer	MS Loan#
▶ 🕒		ASSUMPTION	DELIVERED INFORMATION TO UNDERWRITER	08/29/2018	08/30/2018	🔍 LOAN 109937	JCARON, Insurance Analyst, (Role) CONSENT TE	-34	Mitchell Rapp	Western Lakes	ABC Investment [501]	SMYTH JOHN	6
▶ 🕒	🔗	PENDING MATURITY	EXTEND MATURITY DATE			🔍 LOAN 110141	JCARON, Insurance Analyst	0	ABC	Lynn Group	ABC Investment [501]	ADAMS JOHN	6
✖		CHECK MANAGEMENT PROCESS	CHECK RECIEVED	08/29/2018	08/31/2018	🔍 LOAN 10510943	JCARON, Insurance Analyst	-33	HIGHPOINTE HOMES CORP	Towering Oaks	River Investment [502]	ASANI A	6
🕒		CHECK MANAGEMENT PROCESS	CHECK IDENTIFIED	09/01/2018	09/02/2018	🔍 LOAN 10510943	JCARON, Insurance Analyst	-31	HIGHPOINTE HOMES CORP	Towering Oaks	River Investment [502]	ASANI A	6
🕒	💬 📄	BORROWER REQUEST LEASE REVIEW	BORROWER NOTIFIED OF DECISION	04/10/2016	04/10/2016	🔍 LOAN 200000001 MULTIPLE (2)	JCARON, Insurance Analyst	-906	Opal Management Company	VARIOUS	ABC Investment [501]	JANE DOE	6
✖	💬 📄	BORROWER REQUEST LEASE REVIEW	BORROWER REQUEST LEASE REVIEW	02/24/2016	04/09/2016	🔍 LOAN 200000001 MULTIPLE (2)	JCARON, Insurance Analyst	-907	Opal Management Company	VARIOUS	ABC Investment [501]	JANE DOE	6
🕒	🔗	PENDING MATURITY	DOCUMENT LOAN PAY-OFF STATUS			🔍 LOAN 210000001	JCARON, Insurance Analyst	0	Susan Spelling	South Grevillea Park	Fannie Mae [600]	ASANI A	1

7 of 7 Records

Running Process

Maintain Process Number: 2871

Status:	OPEN
Process Type:	PENDING MATURITY
Process Sub-Type:	
Process Short Description:	PENDING MATURITY
Process Long Description:	Pending Maturity (Rule # 116) and, apply to test data, to trigger a Lockbox Event review
Category:	
Sub-Category 1:	
Sub-Category 2:	
Sub-Category 3:	
Linked To:	<div><div>+</div><div>LOAN</div><div>210000001</div><div>ⓘ</div><div>✖</div></div>
Process Start Date:	10/04/2018
Process Due Date:	<div><div></div><div>✖</div><div>☑ Synchronize with last Task</div></div>

Actions	All Tasks are Sequential
Recurring or One-Time:	ONE-TIME
Frequency:	
	# Days
	Recurring Interval (Ex. every 2 years)
Most Recent Note:	
Responsible Party:	JCARON, Insurance Analyst
Role:	
Severity Level:	
Approved:	
Next Process to Start:	
	Confirm Before Starting
Case Number:	
User Amount:	0.00

Additional Information

Process Tasks

Compact view

Show: ☒ Open ☐ Completed ☐ Inactive ☐ Waived ☐ Future

Order	Task Description	Task Status	Most Recent Note	Assigned To	Start	Start Date	Due Date	Status	Actions
10	CONTACT BORROWER FOR PAY-OFF STATUS			Joan Smith, Borrower Support 4		10/04/2018	10/11/2018	OPEN	Select
20	DOCUMENT LOAN PAY-OFF STATUS			JCARON, Insurance Analyst		10/12/2018	10/19/2018	OPEN	Select
30	ESCALATE PAY -OFF STATUS TO THE ASSET MANAGER			Jane Doe, Quality Control 1		10/22/2018	10/22/2018	OPEN	Select
40	INITIATE LOCK BOX SET-UP			Karen Jones, Portfolio Manager 3		10/22/2018	10/22/2018	OPEN	Select




























Driving Procedures With Process





- **Integrate tasks with modules in both interfaces**
 - Directs user to the appropriate place to do their work
 - Send loan number or collateral associated with the task to the selected module
- **Integrate tasks with Navigator**
 - Capture desktop procedures
 - Provide users with documentation
 - Improve training for new users and increase efficiency for experienced users













Task Linked to Navigation














My Tasks Detail  						
 Create New  Start  Complete  Waived  Inactive						
Status	Notes	Process Name	Task Description	Start	Due	Re
 		ASSUMPTION	DELIVERED INFORMATION TO UNDERWRITER	08/29/2018	08/30/2018	
 	Go To NAVIGATION TO EXTEND THE MATURITY DATE	PENDING MATURITY	EXTEND MATURITY DATE			
		CHECK MANAGEMENT PROCESS	CHECK RECIEVED	08/29/2018	08/31/2018	
		CHECK MANAGEMENT PROCESS	CHECK IDENTIFIED	09/01/2018	09/02/2018	
	 	BORROWER REQUEST LEASE REVIEW	BORROWER NOTIFIED OF DECISION	04/10/2016	04/10/2016	
	 	BORROWER REQUEST LEASE REVIEW	BORROWER REQUEST LEASE REVIEW	02/24/2016	04/09/2016	
		PENDING MATURITY	DOCUMENT LOAN PAY-OFF STATUS	10/12/2018	10/19/2018	

Task Linked to Navigation

My Tasks Detail  

Create New  Start  Complete  Waived  Inactive  Reassign Job Function  Reassign Role  Notes  Email  View Process  View Task  Fees  Document Checklist

Search

Status	Notes	Process Name	Task Description	Start	Due	Related To	Assigned To	Days Left	Borrower	Property	Investor	Officer
		ASSUMPTION	DELIVERED INFORMATION TO	08/20/2018	08/20/2018	LOAN 100037	ICADON Insurance Analyst	25	Mitchell Dunn	Western Lakes	ABC Investment [501]	SMYTH JOHN
		PENDING MATURITY	EXTEND M								ABC Investment [501]	ADAMS JOHN
		CHECK MANAGEMENT PROCESS	CHECK RE								River Investment [502]	ASANI A
		CHECK MANAGEMENT PROCESS	CHECK IDE								River Investment [502]	ASANI A
		BORROWER REQUEST LEASE REVIEW	BORROWER								ABC Investment [501]	JANE DOE
		BORROWER REQUEST LEASE REVIEW	BORROWER REVIEW								ABC Investment [501]	JANE DOE
		PENDING MATURITY	DOCUMENT								Fannie Mae [600]	ASANI A

7 of 7 Records

NAVIGATOR (#2 Of 9)

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LP Deferred Revenue & Expenses Holdbacks Analysis & Reporting Info

Associated Names

Customer Info

Document Distribution

Inactive	Primary Borrower	Primary Contact	Name/Address Line 1	Name/Address Line 2
	Yes		ABC	C/O COMMONWEALTH REALTY CORPORATION
			STATION MANAGEMENT CORPORATION	C/O COMMONWEALTH REALTY CORPORATION

Name/Address ID: 329

☒ Primary Borrower ☐ Primary Contact ☒ Include in Acct Search ☐ Inactive

Formatted Name/Address

ABC
C/O COMMONWEALTH REALTY CORPORATION
BOSTON MA
305 RUGGLES AVE.
(02110-3540)

Doc Distribution: NO Multiple Addresses: NO

Tax ID#: 12-3566666
Language: ENGLISH
Telephone#: 1 877-307-5215
Fax#: 1 877-631-1234
Email:
Address Type:

Contact:
Relationship: Start Date: 01/13/2010 End Date: 01/01/0001 Relationship End Reason:

Inactive	Role Type	Sub-Role Type	Liability %	Liability \$
	BORROWER		.000000000000	

Contact Information

Type of Contact Info	Description	Information

Ready

SD: 10/05/2018 CONF19DE Rel: 19D S1034246 10/05/2018 12:15:30

Financial Statement Tracking Example



Rule Monitors
Fiscal Year End
Date of the Loan

Process Initiated to
Track Collectibles

Process Creates
Associated
Document Checklist

Rule Monitors
Documents
Received

Reminder Letter
Generated for
outstanding
documents

Spreading/Approval
Process Initiated
Upon Document
Receipt